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B22C (Official Form 22C) (Chapter 13) (12/10)	According to the calculations required by this statement:		
	▼ The applicable commitment period is 3 years.		
In re: Reynolds, Danny Lamar & Reynolds, Tami Jo	☐ The applicable commitment period is 5 years.		
Debtor(s)	☐ Disposable income is determined under § 1325(b)(3).		
Case Number:	\checkmark Disposable income is not determined under § 1325(b)(3).		
	(Check the boxes as directed in Lines 17 and 23 of this statement.)		

CHAPTER 13 STATEMENT OF CURRENT MONTHLY INCOME AND CALCULATION OF COMMITMENT PERIOD AND DISPOSABLE INCOME

In addition to Schedules I and J, this statement must be completed by every individual Chapter 13 debtor, whether or not filing jointly. Joint debtors may complete one statement only.

		Part I. REP	ORT OF INCOME					
	a. [
1	All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line.]	Column A Debtor's Income	Column B Spouse's Income		
2	Gros	ss wages, salary, tips, bonuses, overtime, comm	issions.	\$	2,527.24	\$		
3	Income from the operation of a business, profession, or farm. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 3. If you operate more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero. Do not include any part of the business expenses entered on Line b as a deduction in Part IV.							
	a.	Gross receipts	\$					
	b.	Ordinary and necessary operating expenses	\$					
	c.	Business income	Subtract Line b from Line a	\$		\$		
4	Rent and other real property income. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. Do not enter a number less than zero. Do not include any part of the operating expenses entered on Line b as a deduction in Part IV.							
,	a.	Gross receipts	\$					
	b.	Ordinary and necessary operating expenses	\$					
	c.	Rent and other real property income	Subtract Line b from Line a	\$		\$		
5	Interest, dividends, and royalties.					\$		
6	Pension and retirement income.			\$		\$		
7	Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose. Do not include alimony or separate maintenance payments or amounts paid by the debtor's spouse. Each regular payment should be reported in only one column; if a payment is listed in Column A, do not report that payment in Column B.					\$		

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(* /					
8	Unemployment compensation. Enter the amount in the appropriate column(s) of Line 8. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below:						
	Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor \$	Spouse \$	\$		\$	
9	Income from all other sources. Special sources on a separate page. Total and emaintenance payments paid by your or separate maintenance. Do not included a separate maintenance as a victim of of international or domestic terrorism. a. b.	spouse, but include all of ude any benefits received u	lude alimony or separa ther payments of alimounder the Social Security	ny		\$	
10	Subtotal. Add Lines 2 thru 9 in Columthrough 9 in Column B. Enter the total		ompleted, add Lines 2	\$	2,527.24	\$	
11	Total. If Column B has been completed, add Line 10, Column A to Line 10, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 10, Column A.						
	Part II. CALCUL	ATION OF § 1325(b)(4) COMMITMENT I	PERIC)D		
12	Enter the amount from Line 11.					\$	2,527.24
13	Marital Adjustment. If you are marrie that calculation of the commitment per your spouse, enter on Line 13 the amou a regular basis for the household expenbasis for excluding this income (such a persons other than the debtor or the del purpose. If necessary, list additional adadjustment do not apply, enter zero. a. b.	iod under § 1325(b)(4) doe unt of the income listed in uses of you or your depende s payment of the spouse's btor's dependents) and the	es not require inclusion of Line 10, Column B that ents and specify, in the litax liability or the spous amount of income devote	of the in was NC ines bel e's supp ted to e entering	or paid on ow, the port of		
	[c.]						
1.4	Total and enter on Line 13.	nton the rescalt				\$	0.00
14	Annualized current monthly income 12 and enter the result.		the amount from Line	14 by th	e number	\$ \$	2,527.24 30,326.88
16	Applicable median family income. En household size. (This information is av the bankruptcy court.)				lerk of	Ψ	30,323.00
	a. Enter debtor's state of residence: Ind	liana	b. Enter debtor's hou	sehold	size: 2	\$	51,551.00
17	Application of § 1325(b)(4). Check the applicable box and proceed as directed. ✓ The amount on Line 15 is less than the amount on Line 16. Check the box for "The applicable commitment period is 3 years" at the top of page 1 of this statement and continue with this statement. ☐ The amount on Line 15 is not less than the amount on Line 16. Check the box for "The applicable commitment period is 5 years" at the top of page 1 of this statement and continue with this statement.						
	Part III. APPLICATION OF				LE INCOM	Æ	

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	1	l Form 22C) (Chapter 13) (12	2/10)				1,	
18	Enter	the amount from Line 11.					\$	2,527.24
19	total cexpen Column than the necession of ap	tal adjustment. If you are mar of any income listed in Line 10, uses of the debtor or the debtor on B income (such as payment the debtor or the debtor's dependant, list additional adjustments oply, enter zero.	Column B that v s dependents. Spo of the spouse's ta dents) and the an	vas NO ecify in ax liabil nount o	T paid on a regular basis f the lines below the basis f lity or the spouse's suppor f income devoted to each j	or the household for excluding the t of persons other purpose. If	\$	0.00
20	Curre	ent monthly income for § 132	5(b)(3). Subtract	Line 1	9 from Line 18 and enter t	he result.	\$	2,527.24
21	Annu	nalized current monthly income denter the result.					\$	30,326.88
22	Appli	cable median family income.	Enter the amount	from I	Line 16.		\$	51,551.00
Application of § 1325(b)(3). Check the applicable box and proceed as directed. ☐ The amount on Line 21 is more than the amount on Line 22. Check the box for "Disposable income is under § 1325(b)(3)" at the top of page 1 of this statement and complete the remaining parts of this statement. ☐ The amount on Line 21 is not more than the amount on Line 22. Check the box for "Disposable income determined under § 1325(b)(3)" at the top of page 1 of this statement and complete Part VII of this statement complete Parts IV, V, or VI.								s not
					ONS ALLOWED UNI			
		Subpart A: Deduct	ions under Stan	dards	of the Internal Revenue S	Service (IRS)	_	
24A	National Standards: food, apparel and services, housekeeping supplies, personal care, and miscellaneous. Enter in Line 24A the "Total" amount from IRS National Standards for Allowable Living Expenses for the applicable number of persons. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) The applicable number of persons is the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.					\$		
24B	National Standards: health care. Enter in Line al below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Enter in Line b1 the applicable number of persons who are under 65 years of age, and enter in Line b2 the applicable number of persons who are 65 years of age or older. (The applicable number of persons in each age category is the number in that category that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.) Multiply Line a1 by Line b1 to obtain a total amount for persons under 65, and enter the result in Line c1. Multiply Line a2 by Line b2 to obtain a total amount for persons 65 and older, and enter the result in Line c2. Add Lines c1 and c2 to obtain a total health care amount, and enter the result in Line 24B. Persons under 65 years of age Persons 65 years of age or older							
	Pers	sons under 65 years of age		_		ler		
	Pers	Sons under 65 years of age Allowance per person		a2.	Allowance per person	ler		
	Pers	sons under 65 years of age		_		ler	\$	

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25A	Local Standards: housing and utilities; non-mortgage expenses. Enter the amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and family size. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court). The applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.			\$	
25B	Local Standards: housing and utilities; mortgage/rent expense. Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and family size (this information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court) (The applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 47; subtract Line b from Line a and enter the result in Line 25B. Do not enter an amount less than zero.				
	a.	IRS Housing and Utilities Standards; mortgage/rental expense	\$		
	b.	Average Monthly Payment for any debts secured by your home, if any, as stated in Line 47	\$		
	c.	Net mortgage/rental expense	Subtract Line b from Line a	\$	
26	and 25B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below:				
	Local Standards: transportation; vehicle operation/public transportation expense. You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation.				
		k the number of vehicles for which you pay the operating expenses or uses are included as a contribution to your household expenses in Line			
27A		\square 1 \square 2 or more.			
	If you checked 0, enter on Line 27A the "Public Transportation" amount from IRS Local Standards: Transportation. If you checked 1 or 2 or more, enter on Line 27A the "Operating Costs" amount from IRS Local Standards: Transportation for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (These amounts are available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)				
27B	exper additi Trans	I Standards: transportation; additional public transportation expuses for a vehicle and also use public transportation, and you contend ional deduction for your public transportation expenses, enter on Line sportation" amount from IRS Local Standards: Transportation. (This a usdoj.gov/ust/ or from the clerk of the bankruptcy court.)	that you are entitled to an 27B the "Public"	\$	

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	Local Standards: transportation ownership/lease expense; Vehicle 1. Owhich you claim an ownership/lease expense. (You may not claim an owner than two vehicles.)						
	\square 1 \square 2 or more.						
28	Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b						
	a. IRS Transportation Standards, Ownership Costs	\$					
	Average Monthly Payment for any debts secured by Vehicle 1, as b. stated in Line 47	\$					
	c. Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a	\$				
29	Local Standards: transportation ownership/lease expense; Vehicle 2. Conchecked the "2 or more" Box in Line 28. Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Transportation (available at www.usdoj.gov/ust/ or from the clerk of the batthe total of the Average Monthly Payments for any debts secured by Vehicle subtract Line b from Line a and enter the result in Line 29. Do not enter at	Local Standards: ankruptcy court); enter in Line b le 2, as stated in Line 47; n amount less than zero.					
	a. IRS Transportation Standards, Ownership Costs	\$					
	Average Monthly Payment for any debts secured by Vehicle 2, as b. stated in Line 47	\$					
	c. Net ownership/lease expense for Vehicle 2 Subtract Line b from Line a						
30	Other Necessary Expenses: taxes. Enter the total average monthly expense that you actually incur for all federal, state, and local taxes, other than real estate and sales taxes, such as income taxes, self-employment taxes, social-security taxes, and Medicare taxes. Do not include real estate or sales taxes.						
31	and uniform costs. Do not include discretionary amounts, such as voluntary 401(k) contributions.						
32	Other Necessary Expenses: life insurance. Enter total average monthly premiums that you actually pay for term life insurance for yourself. Do not include premiums for insurance on your dependents, for whole life or for any other form of insurance.						
33	Other Necessary Expenses: court-ordered payments. Enter the total monthly amount that you are required to pay pursuant to the order of a court or administrative agency, such as spousal or child support payments. Do not include payments on past due obligations included in Line 49.						
34	Other Necessary Expenses: education for employment or for a physically or mentally challenged						
35	Other Necessary Expenses: childcare. Enter the total average monthly amount that you actually expend						
36	Other Necessary Expenses: health care. Enter the total average monthly amount that you actually expend on health care that is required for the health and walfare of yourself or your dependents, that is not						
37	Other Necessary Expenses: telecommunication services. Enter the total you actually pay for telecommunication services other than your basic hom service—such as pagers, call waiting, caller id, special long distance, or int necessary for your health and welfare or that of your dependents. Do not in deducted.	ternet service—to the extent	\$				

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38	Total Expenses Allowed under IRS Standards. Enter the total of Lines 24 through 37.	\$			
	Subpart B: Additional Expense Deductions under § 707(b) Note: Do not include any expenses that you have listed in Lines 24-37				
	Health Insurance, Disability Insurance, and Health Savings Account Expenses. List the monthl expenses in the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your dependents.	у			
	a. Health Insurance \$				
	b. Disability Insurance \$				
39	c. Health Savings Account \$				
	Total and enter on Line 39	\$			
	If you do not actually expend this total amount, state your actual total average monthly expendituthe space below: \$	ares in			
40	Continued contributions to the care of household or family members. Enter the total average actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an				
41	Protection against family violence. Enter the total average reasonably necessary monthly expenses that you actually incur to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court.				
42	Home energy costs. Enter the total average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities, that you actually expend for home energy costs. You must provide your case trustee with documentation of your actual expenses, and you must demonstrate that the additional amount claimed is reasonable and necessary.				
43	Education expenses for dependent children under 18. Enter the total average monthly expenses that you actually incur, not to exceed \$147.92 per child, for attendance at a private or public elementary or secondary school by your dependent children less than 18 years of age. You must provide your case trustee with documentation of your actual expenses, and you must explain why the amount claimed is reasonable and necessary and not already accounted for in the IRS Standards.				
44	Additional food and clothing expense. Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) You must demonstrate that the additional amount claimed is reasonable and necessary.				
45	Charitable contributions. Enter the amount reasonably necessary for you to expend each month on charitable contributions in the form of cash or financial instruments to a charitable organization as d in 26 U.S.C. § 170(c)(1)-(2). Do not include any amount in excess of 15% of your gross monthly income.	efined			
	Cotal Additional Expense Deductions under § 707(b). Enter the total of Lines 39 through 45.				

	Subpart C: Deductions for Debt Payment													
	you Payr the t	Future payments on secured claims. For each of your debts that is secured by an interest in property that you own, list the name of the creditor, identify the property securing the debt, state the Average Monthly Payment, and check whether the payment includes taxes or insurance. The Average Monthly Payment is the total of all amounts scheduled as contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. If necessary, list additional entries on a separate page. Enter the total of the Average Monthly Payments on Line 47.												
47		Name of Creditor	Property	Securing the Debt	Average Monthly Payment	Does payment include taxes or insurance?								
	a.				\$	☐ yes ☐ no								
	b.				\$	☐ yes ☐ no								
	c.				\$	☐ yes ☐ no								
				Total: Ad	d lines a, b and c.		\$							
	Other payments on secured claims. If any of debts listed in Line 47 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 47, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page.													
48		Name of Creditor		Property Securing the Debt		1/60th of the Cure Amount								
	a.			\$		\$								
	b.					\$								
	c.					\$								
					Total: Ad	d lines a, b and c.	\$							
49	such	ments on prepetition priority cl as priority tax, child support and cruptcy filing. Do not include cu	alimony	claims, for which you	were liable at the ti	me of your	\$							
		pter 13 administrative expenses esulting administrative expense.	s. Multiply	y the amount in Line	a by the amount in I	Line b, and enter								
	a.	Projected average monthly Cha	apter 13 pl	lan payment. \$										
50	b.	Current multiplier for your district as det schedules issued by the Executive Office Trustees. (This information is available a www.usdoj.gov/ust/ or from the clerk of court.)		for United States	X									
	c.	Average monthly administrativ case	thly administrative expense of C		napter 13 Total: Multiply Lines a and b		\$							
51	Tota	l Deductions for Debt Payment. Er	iter the tot	tal of Lines 47 throug	h 50.		\$							
		-		: Total Deductions f										
52	Total of all deductions from income. Enter the total of Lines 38, 46, and 51.													

Date: January 10, 2013

B22C (Official Form 22C) (Chapter 13) (12/10) Part V. DETERMINATION OF DISPOSABLE INCOME UNDER § 1325(b)(2) \$ 53 **Total current monthly income.** Enter the amount from Line 20. **Support income.** Enter the monthly average of any child support payments, foster care payments, or 54 disability payments for a dependent child, reported in Part I, that you received in accordance with applicable nonbankruptcy law, to the extent reasonably necessary to be expended for such child. Qualified retirement deductions. Enter the monthly total of (a) all amounts withheld by your employer from wages as contributions for qualified retirement plans, as specified in § 541(b)(7) and (b) all required 55 repayments of loans from retirement plans, as specified in § 362(b)(19). \$ \$ 56 **Total of all deductions allowed under § 707(b)(2).** Enter the amount from Line 52. **Deduction for special circumstances.** If there are special circumstances that justify additional expenses for which there is no reasonable alternative, describe the special circumstances and the resulting expenses in lines a-c below. If necessary, list additional entries on a separate page. Total the expenses and enter the total in Line 57. You must provide your case trustee with documentation of these expenses and you must provide a detailed explanation of the special circumstances that make such expenses necessary and reasonable. Amount of 57 Nature of special circumstances expense \$ \$ b. \$ Total: Add Lines a, b, and c \$ **Total adjustments to determine disposable income.** Add the amounts on Lines 54, 55, 56, and 57 and 58 enter the result. \$ Monthly Disposable Income Under § 1325(b)(2). Subtract Line 58 from Line 53 and enter the result. 59 Part VI. ADDITIONAL EXPENSE CLAIMS Other Expenses. List and describe any monthly expenses, not otherwise stated in this form, that are required for the health and welfare of you and your family and that you contend should be an additional deduction from your current monthly income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect your average monthly expense for each item. Total the expenses. **Expense Description** Monthly Amount 60 \$ \$ b. C. Total: Add Lines a, b and c Part VII. VERIFICATION I declare under penalty of perjury that the information provided in this statement is true and correct. (If this a joint case, both debtors must sign.) 61 Date: January 10, 2013 Signature: /s/ Danny Lamar Reynolds (Debtor)

Signature: /s/ Tami Jo Reynolds

(Joint Debtor, if any)